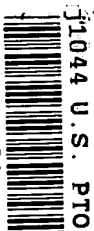


07/11/01



J1044 U.S. PTO

7-12-01

Mail No. EL 894934111 US

A

PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventors: Ellen BARBARA and Antony JENKINS**Title: METHOD AND SYSTEM FOR ON-LINE PAYMENTS**

Enclosed are:

46 Sheets of Specification, including 11 sheets of claims and an Abstract
Twenty-five (25) Sheets of Drawings (Figures 1-25)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

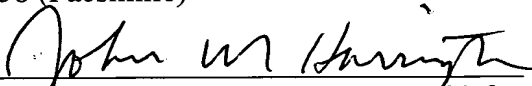
CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate
BASIC FEE	-----		\$710
TOTAL CLAIMS	66-20	46	\$18
INDEPENDENT CLAIMS	2-3	0	\$80
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$
FEE TOTAL			\$1,538

Enclosed is a check in the amount of \$1,538 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
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(202) 508-5800 (Phone)
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Dated: 7/11/01


John M. Harrington, Reg. No. 25,592 for
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607 14th Street, NW, Suite 900
Washington, DC 20005

J1036 U.S. PTO
09/903284
07/11/01



09903284 071101

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EL 894934111 US


Date of Deposit: July 11, 2001

Type of Document(s): 46 pages Specification, Claims and Abstract;
Twenty-five (25) pages of drawings;
Declaration and Power of Attorney
(Unexecuted);
Transmittal of Application Under 37 CFR
1.41(c);
Patent Application Transmittal Letter
(duplicate);
Check in the amount of \$1,538; and
Return postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.


Catherine A. Johnson

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T01120 122E0660

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Ellen BARBARA and Antony JENKINS
 Serial No. : Unassigned
 Filing Date : Herewith
 For : METHOD AND SYSTEM FOR ON-LINE PAYMENTS

Assistant Commissioner for Patents
 Box: PATENT APPLICATION
 Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants, Ellen BARBARA and Antony JENKINS whose address and citizenship are as follows:

<u>Inventor</u>	<u>Address</u>	<u>Citizenship</u>
Ellen Barbara	96 Loop Road Bedford, NY 10506	USA
Antony Jenkins	170 East 87 th Street, #12B New York, NY 10128	USA

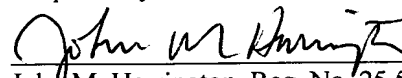
Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application Number 60/217,489 filed July 11, 2000 and U.S. Provisional Application Number 60/219,088 filed July 18, 2000.

Please address all correspondence and telephone calls in connection with this application to:

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Respectfully submitted,


 John M. Harrington, Reg. No. 25,592
 for George T. Marcou, Reg. No. 33,014

090324-07101